

Information to identify the case:		
Debtor 1	Steven M. Zook	Social Security number or ITIN xxx-xx-1106
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Kimberly D Zook	Social Security number or ITIN xxx-xx-8747
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	
Case number:	17-25054-GLT	
		Date case filed for chapter 13 12/20/17

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Steven M. Zook	Kimberly D Zook
2. All other names used in the last 8 years		fka Kimberly Stoller
3. Address	905 Jackman Avenue Pittsburgh, PA 15202	905 Jackman Avenue Pittsburgh, PA 15202
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcelrathlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 1/29/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 26, 2018 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>		
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 2/26/18 at 02:00 PM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.		

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Steven M. Zook
 Kimberly D Zook
 Debtors

Case No. 17-25054-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 309I

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 Total Noticed: 37

Date Rcvd: Jan 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2018.

db/jdb aty aty tr 14747646 14765143 14747647 14765150 14765152 14747653 14747655 14747656 14747658 14765160 14747660 14747661

+Steven M. Zook, Kimberly D Zook, 905 Jackman Avenue, Pittsburgh, PA 15202-2807
 +Allison L. Carr, Bernstein-Burkley, PC, Gulf Tower, Suite 2200, 707 Grant Street, Pittsburgh, PA 15219-1945
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 +Allegheny Co Fam Div, 414 Grant St, Pittsburgh, PA 15219-2409
 +Amber Zook, 180 Mt. Pleasant Road, Warrendale, PA 15086-7555
 +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857
 +Comcast, Po Box 3001, Southeastern, PA 19398-3001
 David Stoller, 54 Mt. Pleasant Road, Sistersville, WV 26175
 #+Debt Collection Partne, 1109 Van Voorhis Road, Morgantown, WV 26505-3462
 +Eos Cca, Po Box 981008, Boston, MA 02298-1008
 Gm Financial, Po Box 1181145, Arlington, TX 76096
 +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 +PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
 +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
 +R & R Collection, Po Box 8855, Midland, TX 79708-8855

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcclathlaw.com Jan 30 2018 02:10:54 Paul W. McElrath, Jr.,
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 30 2018 02:11:24 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Jan 30 2018 02:11:37
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721

cr +E-mail/Text: kburkley@bernsteinlaw.com Jan 30 2018 02:12:14 Duquesne Light Company,
 c/o Allison Carr, 707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945
 14747648 EDI: CAPITALONE.COM Jan 30 2018 01:48:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 14764172 EDI: CAPITALONE.COM Jan 30 2018 01:48:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14763586 EDI: BL-BECKET.COM Jan 30 2018 01:48:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14747649 +E-mail/Text: bankruptcy@cavps.com Jan 30 2018 02:11:55 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 14754923 +E-mail/Text: bankruptcy@cavps.com Jan 30 2018 02:11:55 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 14747650 +E-mail/Text: kzoepfel@credit-control.com Jan 30 2018 02:11:42 Central Loan Admin & R,
 425 Phillips Blvd, Ewing, NJ 08618-1430
 14747651 +EDI: CHASE.COM Jan 30 2018 01:48:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14765149 +EDI: CITICORP.COM Jan 30 2018 01:48:00 Citibank, 701 East 60th Street N,
 Sioux Falls, SD 57104-0493
 14747652 +EDI: CONVERGENT.COM Jan 30 2018 01:48:00 Convergent Outsourcing, 800 Sw 39th St,
 Renton, WA 98057-4975
 14747654 +E-mail/Text: bknotice@erccollections.com Jan 30 2018 02:11:46 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 14747657 +EDI: IIC9.COM Jan 30 2018 01:48:00 I C System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 14747659 +EDI: CBSKOHLS.COM Jan 30 2018 01:48:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 14765163 +EDI: NEXTEL.COM Jan 30 2018 01:48:00 Sprint, Customer Service, P.O. Box 8077,
 London, KY 40742-8077
 14747662 +EDI: SWCR.COM Jan 30 2018 01:48:00 Sw Crdt Sys, 4120 International Parkway,
 Carrollton, TX 75007-1958
 14765165 EDI: AISTMBL.COM Jan 30 2018 01:48:00 T Mobile, 12920 SE 38th Street,
 Bellevue, WA 98006
 14752385 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jan 30 2018 02:11:37
 WESTLAKE FINANCIAL SERVICES, 4751 WILSHIRE BLVD, SUITE 100, LOS ANGELES CA 90010-3847
 14747663 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jan 30 2018 02:11:38 Westlake Fin,
 4751 Wilshire Blvd, Los Angeles, CA 90010-3827

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Pingora Loan Servicing, LLC

District/off: 0315-2

User: culy
Form ID: 309I

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Total Noticed: 37

Date Rcvd: Jan 29, 2018

14765142* +Allegheny Co Fam Div, 414 Grant St, Pittsburgh, PA 15219-2409
14765144* +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857
14765145* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
14765146* +Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14765147* +Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
14765148* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14765151* +Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4975
14765153* +Debt Collection Partne, 1109 Van Voorhis Road, Morgantown, WV 26505-3462
14765154* +Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14765155* +Eos Cca, Po Box 981008, Boston, MA 02298-1008
14765156* Gm Financial, Po Box 1181145, Arlington, TX 76096
14765157* +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
14765158* +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14765159* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14765161* +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
14765162* +R & R Collection, Po Box 8855, Midland, TX 79708-8855
14765164* +Sw Crdt Sys, 4120 International Parkway, Carrollton, TX 75007-1958
14765166* +Westlake Fin, 4751 Wilshire Blvd, Los Angeles, CA 90010-3827

TOTALS: 1, * 18, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com
James Warmbrodt on behalf of Creditor Pingora Loan Servicing, LLC bkggroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Kimberly D Zook ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Steven M. Zook ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6